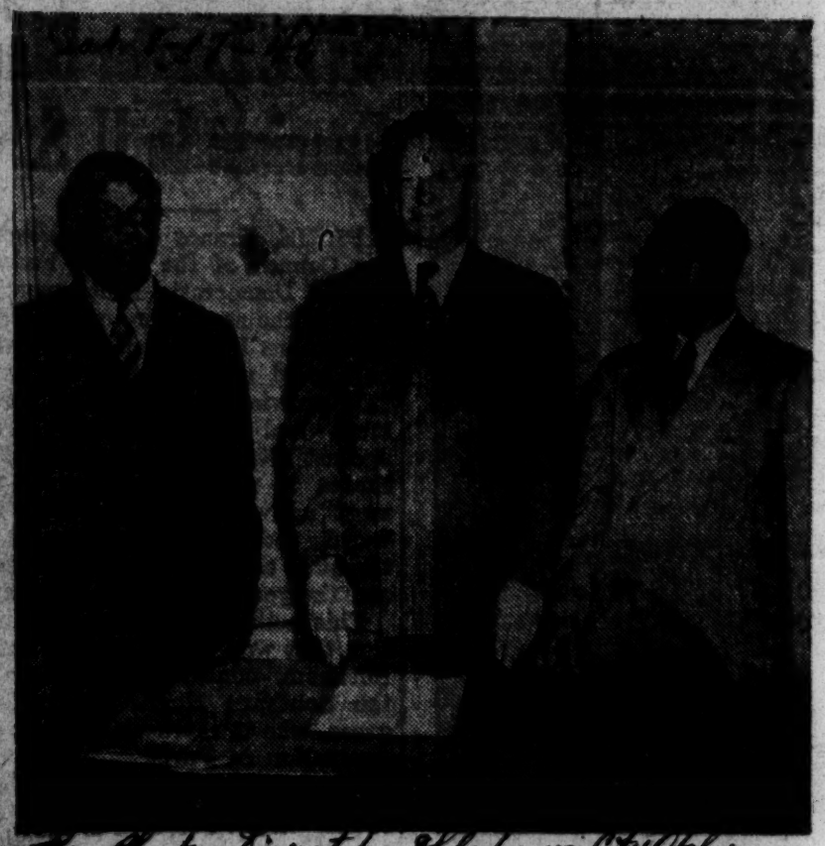
OFFICERS OF NATION'S FIRST NEGRO AUTOMOBILE INSURANCE COMPANY



The Black Dispatch Oklahoma City, Okla.

LOS ANGELES.—Above are the officers of the Loyal Automobile Insurance Company of Los Angeles, Calif., the first Negro automobile insurance company in the United States, which commenced the sale of $450,000 worth of securities last week. The document resting on the center of the desk is the permit, number 239, issued by the Insurance Commissioner of California, which is the result of 15 months work on the part of the group to get a colored automobile insurance company started. The flagrant wholesale cancellation of colored and minority group policy holders in California for the past two years leaving over 80,000 persons without insurance protection, prompted action on the part of Negroes. At the present time the sale of shares is limited to bona fide residents and corporations of the state of California.

Full coverage automobile insurance policies will issue immediately upon the completion of the sale of the $450,000 worth of securities. Temporary headquarters for the Loyal Automobile Insurance Company are at 4421 Avalon Boulevard, Los Angeles 11, Calif., Phone Century 2-4246.

Reading left to right: Forrest A. McCoo jr., vice president and secretary, born in Chicago, and attended Northwestern university school of law, former sales director of the Metropolitan Motorist Association of Chicago, and for the past few years has been a licensed real estate salesman and insurance solicitor in Los Angeles; Wendell E. Larson, president, a native of Los Angeles, graduate of Stanford university, and active in the general insurance and real estate brokerage business here for many years; David R. Crawford, treasurer, born in Jamaica, BWI has been active as a real estate salesman and insurance solicitor in Los Angeles since 1922. Sat. 8-17-46

Other executive personnel include: Price L. Kennedy a native of Kansas City Kans. graduate of University of Illinois and Armour School of Technology former president of the Institute of Electrical Engineers in Chicago and has an electrical contract establishment in Los Angeles; Albert T. Patrick native of Kansas City, Mo., has been in Los Angeles since 1932 and is the owner and operator of a dental and x-ray laboratory here. G. Rex Lee, manager of sales, attended Virginia State college, Gurdjieff institute, Fountainbleau, France, Sorbonne, Paris, France, a member of the U. S. Diplomatic Corps, Paris, France, for 4 years, and for the past several years has been active in the insurance and real estate field in Los Angeles; Mrs. Maude Lewis of Los Angeles and Miss Chirlaine J. Dupree, native of Boston Mass. heads the women's division; Paul D. Davis director of publicity and public relations graduated from Harvard college and attends the Harvard university school of law.

The advisors are: Harry Polk jr. of Los Angeles former president of the Los Angeles Insurance Exchange former president of the California State Insurance Association executive committee of the National Association of Insurance Companies and national counsellor of the same organization; Joseph Lippe, George Neal and Attorneys Ovila Normandin and Bernard Hiemen.

Calif. Gets First Auto Insurance Company

The Defender Chicago, Ill. Sat.

LOS ANGELES — (ANP) — Wholesale cancellation of colored and minority group automobile insurance policies by practically all white companies in the state lead to the recent incorporation of the $500,000 Loyal Automobile Insurance Co. here. The first Negro actuarial for California.

White companies cancelled policies for Negroes on the grounds that they were greater liability than any other group. Headed by Wendell E. Larson, graduate of Stanford University, and real estate broker, officers of the company include Forrest A. McCoo Jr., vice president and secretary, and David R. Crawford, treasurer. 8-10-46

First Negro auto insurance company opens here

The Tribune Los Angeles, Calif. Sat. 8-3-46

The Loyal Automobile Insurance co., of Los Angeles, believed to be the first Negro-operated auto insurance company in the United States, began the sale of $450,000 in securities last week.

At present, sale of shares is limited to bona fide residents and corporations of California. Full coverage automobile insurance policies are to be issued immediately after the $450,000 in securities are sold. The company's temporary offices are at 4421 Avalon blvd., phone CEntury 2-4246.

The president is Wendell E. Larson, a native of Los Angeles, and a graduate of Stanford, who has been in the general insurance and real estate brokerage business here for many years. Other officers include: Forrest A. McCoo, Jr., vice-president and secretary; David R. Crawford, treasurer; Prince L. Kennedy; Albert T. Patrick; G. Rex Lee, manager of sales; and Paul D. Davis, director of publicity; with Mrs. Maude Lewis and Chirleine J. Dupree heading the women's division. Advisers are Harry Park, Jr,, ex-president of the Los Angeles Insurance Exchange and California State Insurance ass'n; Joseph Lippe, George Neal, Ovila Normandin, and Bernard Hiemenz.

27 1946

Assets of N.C. Mutual Up by $14,000,000 in 1945

The Afro-American Baltimore, Md.

DURHAM, N.C. — Dr. C. C. Spaulding, president, reported to the 47th annual policyholders meeting of the North Carolina Mutual Life Insurance Company here, Jan. 14, that "the company's assets increased approximately 14 million dollars, and insurance in force to nearly $100 million."

The president announced that 1945 marked the second year that dividends were distributed to policyholders, which will be continued in 1946 as in the two previous years. 1-26-46

He said it will be "the policy of the company" to return all surplus earnings over and above such funds as are actually needed for the safe conduct of the business, to policyholders, giving them the benefit of lower premium cost.

In Sound Condition

Dr. Spaulding reported also that during December, 1945, the company was examined by representatives of the insurance departments of North Carolina, South Carolina and Georgia, revealing its condition in every phase of operation absolutely satifactory.

Aaron Day Jr., former educational director, was made an assistant secretary; and D. B. Martin, former agency supervisor, was made assistant to the agency director. Service emblems were awarded both field and home office personnel who completed ten years or more with the company. 1-26-46

In Memoriam

Dr. Spaulding said in his annual address that "life insurance has demonstrated its strength and stability in the face of national upheavals, just as it did in the tragic depression of the '30's, and during every war, depression or crisis over the past century.

"During 1945, as during the entire war, life insurance has increased its social-economic services to the people, and today stands stronger and gives greater protection than ever before."

He paid tribute to the memory of the late W. D. Hill, assistant secretary-comptroller; Major Charles H. Fearing, Washington, D.C., branch manager; J. W. Harris, chief clerk, Agency Department; all of whom left behind "a heritage of brilliant service, loyalty and whole-hearted devotion."

Pyramid Ins. Co. Offers New Type Of Risk Coverage

The Louisiana Weekly New Orleans La.

1-12-46

Pyramid employs modern and advanced business methods exclusively and is ideally equipped to render a most adequate and complete personal protection service to individuals and families within reasonable cost requirements.

The Pyramid Company features policies covering Life Protection, Personal Accident, Accident and Health, Hospital Expense and Medical Reimbursement. Premium payments on these policies may be arranged monthly, quarterly, semi-annually, or on the yearly plan. The company has already developed an efficient office staff and a highly trained corps of courteous representatives who are always ready to render prompt and efficient service. 1-12-46

Officers and directors of Pyramid are Dr. P. P. Creuzot, president; Louis Jeffrion, vice-president; Mrs. Angelo Creuzot, treasurer; E. H. Stanley, secretary; Dr. Ernest Carter, medical director, and A. P. Tureaud, attorney.

The Kappas' Highest Award Is Voted Spaulding and Stewart

ST. LOUIS ARGUS ST. LOUIS, MO. 1-4-46

Life

COLUMBUS, Ohio—Dr. C. C. Spaulding, president, North Carolina Mutual Life Insurance Co., and Atty. W. Ellis Stewart, vice-president of the Supreme Liberty Life Insurance Co., were awarded the Laurel Wreath, the highest honor of the Kappa Alpha Psi Fraternity, at its 35th annual Grand Chapter meeting which closed here Saturday at the Masonic Temple.

Both men, members of the fraternity, were cited "for distinguished achievement," in the fields of business, as civic leaders, and as leaders both in the Negro race and for the improvement of the race relations. Stewart is a native of Columbus and was born here in 1892.

Dr. Spaulding and Stewart became the tenth and eleventh holders of the Laurel Wreath in the 35-year-old history of the national fraternity, it was announced by Atty. Augustus G. Parker, president of the fraternity and Cleveland councilman.

The fraternity chose New York for its 1946 meeting and led by Atty. Augustus G. Parker, Cleveland City councilman, re-elected its principal officers, national polemarch.

Three members were named to the Grand Board of Directors: Dr. R. Eugene Clarke, Cincinnati, re-elected; Dr. Henry H. Walker, Meharry Medical College Fred C. Ford, University of Illinois and Dr. Ezra D. Alexander, Indianapolis.

The Columbus Alpha and Zeta Chapters were hosts. Jere B. Stanfield, teacher at Champion Junior High School, and Charles Justice, Ohio State University student, are local leaders of the Kappas. 1-4-46

Dr. Spaulding, 71, is nationally known as president of the largest finance institution operated by Negroes, Harmon Award and Spingarn Medal Winner.

Atty. Stewart, graduate of the University of Illinois, is a member and former vice-president of the National Council of YMCA's of the United States, member of the Chicago Plan Commission, 100 was voted to the National Council on Fair Employment Practice to support the FEPC campaign. $100 was also voted to aid the anti-poll tax campaign.

Told of Progress

N. C. MUTUAL HOLDS POLICYHOLDERS' MEET

Pittsburgh Courier, Pa.

DURHAM—The forty-seventh annual policyholders' meeting of North Carolina Mutual Life Insurance Company was held in the assembly room of the institution Jan. 14. A representative number of policyholders were present to hear reports on the year's operations, to elect officers, and to participate generally in the meeting.

SERVICE EMBLEMS AWARDED

During the course of the meeting, service emblems were awarded both field and home office personnel who had completed ten years and more in the service of the company. 1-26-45

In his annual address to the policyholders, Dr. Spaulding stated: "Once again life insurance has demonstrated its strength and stability in the face of national upheavals, just as it did in the tragic depression of the '30s and during every war, depression, or other crisises over the past century. During 1945, as during the entire war, life insurance has increased its social-economic services to the people and today stands stronger and gives greater protection than ever before."

With specific reference to the experience of North Carolina Mutual during the year 1945, Dr. Spaulding had this to say: "The company's assets increased to approximately fourteen million dollars and insurance in force to nearly one hundred million dollars."

NEW MEMBERS ADDED

Two new members were added to the company's official roster. Aaron Day Jr., former educational director, was made an assistant secretary, and D. B. Martin, former agency supervisor, was made assistant to the agency director. The official roster now consists of C. C. Spaulding, president; W. J. Kennedy Jr., vice president-secretary; E. R. Merrick, vice president-treasurer; Clyde Donnell, M. D., vice president-medical director; M. A. Goins, assistant secretary;

A. T. Spaulding, actuary-assistant secretary; G. W. Cox, vice president-agency director; D. C. Deans Jr., assistant agency director; J. L. Wheeler, assistant agency director; J. W. Goodloe, assistant secretary; C. C. Spaulding Jr., assistant treasurer; Bessie A. J. Whitted, cashier; Viola G. Turner, assistant to treasurer; J S. Hughson, assistant to treasurer; Aaron Day Jr., assistant secretary, and D. B. Martin, assistant to agency director.

North Carolina Mutual Shows Progress, Growth

Atlanta Ga. Daily World

Assets Rise And Show Gain Over 2 1-2 Millions

Sat 3-9-46

DURHAM, N. C.—Commendable progress is reflected in the 47th Annual Statement of North Carolina Mutual Life Insurance Company appearing elsewhere in this issue.

During the year just closed, the assets of the company rose to $14,430,144.97, as against $11,880,684.76 at the close of the preceding year—a gain of $2,549,460.21. Surplus and general voluntary reserves stood at $1,684,161.33, exceeding the 1944 amount by $393,780.37. This figure lends added security to statutory policy reserves in the sum of $11,213,109.81 as required by law. On December 31, 1945, insurance in force totalled $100,547,410.00 as compared to $89,666,841 at the end of 1944—a gain of $10,881,569.00.

Since its organization 47 years ago, North Carolina Mutual has consistently maintained its policy of making available to the public the most modern, liberal contracts consistent with sound insurance practice.

In keeping with an established policy, substantial returns to the Company's policyholders are being made available, through the payment of policy dividends. $883,339.07 has been set aside for this purpose. It will continue to be the practice of the company, through the payment of dividends to its policyholders, to return to them all surplus earnings not actually needed for the safe conduct of the business, thereby reducing to a minimum premium costs to both present and future policyholders.

Being a "MUTUAL" organization, North Carolina Mutual, in every sense of the word, is the property of the policyholders of the company. IT IS THEIR COMPANY. There is no stock. There are not stockholders. The institution is accordingly a great, co-operative enterprise, operated for the sole benefit of present and future policyholders who have or will entrust their financial security to the safekeeping of the institution.

A Convention examination of the company just completed found the affairs of the institution in a position of the company is unques- healthy, prosperous condition. Although sound, with ample facil- the accommodation of the world. All other assets are well is readily ascertainable from the diversified and readily marketable following tabulation: indicate. 21% of the company's as- sets are invested in Government bonds—the safest form of investment. The institution's record during the past 47 years has been one of security, the financial po-

Sat 3-9-46

	1,276,089.62
	555,016.00
From the foregoing, it is self-	8,771.12
evident that North Carolina Mu-	3,560,030.06
tual is anchored on a firm foun-	8,078,771.
dation. From a standpoint of safe-	5,991,275.91
ty, security, and dependability, the	1,170.10
Insurance in Force	14,430,144.97
With surplus and general voluntary reserves	11,213,109.81
Assets	2,078,194.18
Income	1,585,668.08
247,000 institution is fully prepared to render a service that is complete	26,584,549.06
in every respect, unsurpassed.	38,877,186.06
	11,581,193.06
	100,547,410.00

M. S. STUART'S DEATH BRINGS TRIBUTES FROM MANY QUARTERS

Memphis Tri-State Defender Tennessee
Fri 3-8-46

Tributes to Merah S. Stuart, who died suddenly in his office at Universal Life Insurance Co., Friday afternoon around 12:15, came from all of his fellow-officers of the company, representatives of Atlanta Life, North Carolina Mutual Life, Union Protective Assurance Company, Metropolitan Benefit Association, and other leaders.

Comments from Universal Life officers were as follows:-

Dr. J. E. Walker, President:-

"Mr. Stuart has been personally known to me for fifty years. We have been associated together in business for thirty-two years. He was aggressive, intellectual and efficient. In his passing, the company has suffered the loss of a competent official as one of its vice-presidents. I have lost a personal friend.

A. W. Willis, First V-President:-

"I have known Mr. M. S. Stuart since 1918, at which time he delivered an address at Alcorn A and M College of the State of Mississippi. He gave me the first desire and inspiration to enter the insurance business. Since then, I have been associated with him in the insurance business. He is one of the race's BEST informed insurance men. We regret the passing of this great, energetic and hard-working man."

M. W Bonner, General Secretary

"I have known Mr. Stuart for thirty-four years. I've found him to be a man I could trust . a man to do that which was right. He was always in the fight to better conditions for his race."

J. A. Swayze, Asst. Secretary:-

"Mr. Stuart and I started life together as college boys back in Mississippi at Alcorn. We knew each other even before then. Along with our president, Dr. Walker, we moved together as intimate friends and business associates for many years. His death not only deprives Universal Life's official family of a wise counseller, but the entire community of a tested leader."

B. G. Olive Jr. Director of Agencies

"We have lost one of our most faithful, efficient and hard-working officials." Fri 3-8-46

Dr. Julian Kelo, Medical Director

"Mr. M. S. Stuart was one of America's pioneer economic authorities; to work with him and listen to his words of wisdom were as a father talking to his son. His loss is irreparable."

A. Maceo Walker, Actuary:-

"Mr. Stuart was a pioneer in Negro life insurance. His loss is a severe shock to Negro insurance circles. I have lost a personal friend as well as an able business associate."

J. T. Chandler Sr. Auditor

"The business of life insurance as conducted by Negroes lost one of its greatest minds in the passing of Merah S. Stuart. Mr. Stuart's contributions toward the development of this business among Negroes for more than a quarter of a century, along with his talents as a journalist, and organizer, and as an author and orator stamped him as one of the nation's outstanding leaders."

Leaders in other fields were also quick to pay tribute to Mr. M. S. Stuart's life.

G. W. Lee, Atlanta Life:-

"Mr. M. S. Stuart was my friend He served as general manager of the great Mississippi Life, the first-old line Legal Reserve Life Insurance Co., by and for Negroes in the world; and it became my opportunity to work with him in this institution. Together, in a critical hour of this company, we were associated in the action taken to save its assets for the race. His brilliant mind reached out into many avenues of useful endeavors and made its rich and lasting contributions to the field of business, literature, social welfare work, and inter-racial relation."

D. H. Hancock, North Carolina Mutual Life:- Fri 3-8-46

"In the passing of Mr. M. S. Stuart, the life insurance profession has suffered a tremendous loss His sincerity of purpose, his brilliant accomplishment, and far-reaching vision were the admiration of his many colleagues who have on many occasions been the recipients of his wise counsel made possible by his forceful journalistic ability. We shall miss this very fine and most active insurance executive."

A. O. Lattimer, Metropolitan Benefit Association:-

"I regard the late M. S. Stuart as one of the most outstanding insurance executives of our time. His contribution to the growth and progress of the life insurance business was far- reaching and great. His counsel and inspiration, both to executives, and the men in the field will be tremendously missed."

OTHER LEADERS

Rev. S. A. Owen, Pastor, Metropolitan Baptist Church:-

"Mr. Stuart as I knew him."

Fri 3-8-46

"It was possible for me to know him intimately as I was his pastor for eighteen years; and he served as chairman of our Trustee Board for fifteen years. He was cooperative and faithful. As a business man, he was brilliant, forceful, logical. On the platform he was eloquent as a speaker, using a measure of wit and humor which always made him interesting. As a writer, he was exacting and comprehensive. A lover of his home, church and people. I have never known a man who served more conscientiously and showed more willingness to respond to efforts on racial protection and uplift. His passing at this critical post-war period seems almost calamitous when men of his scarcity are so much needed.

Prof. Blair T. Hunt, Principal B. T. Washington High School:-

"A brilliant mind has fallen like a star from the skies--We needed him in his life. We shall miss him in his death."

Utillus R. Phillips, NAACP President

"In the passing of Mr. M. S. Stuart, Memphis has lost a very valuable and loyal citizen. He contributed greatly to the present high standard of social work in this city, particularly in his activity with the local branch of the NAACP serving as president for several years. He was directly responsible for my being elected president of this organization seven years ago. His counsel and assistance were always available for the good of the Branch."

C. A. Scott, General Manager of the Atlanta Daily World:-

"I have known Mr. Stuart for the past several years and in his death the race has lost an able leader and brilliant yet practical journalist. He was a sincere believer in the principles of democracy and he consistently fought for them."

N.Y. Insurance Firms Set $1,500,000 Quota

Baltimore, Md. Afro-American

NEW YORK — Two local companies participating in the National Negro Insurance week program have set $1,500,000 in new business as their quota of the $50,000,000 goal set by the insurance association in its nation-wide campaign. 4-27-46

The Victory Mutual Life Insurance Company and the United Mutual Life Insurance Company recently issued a statement that the agency forces have taught their salesmen the practical application of life insurance, which they offer to their clients to cover particular needs. Saturday

The rise of insurance companies has broadened the field of our economic endeavor, and furnished our largest group of executives, office employees, stenographers, clerks, physicians, printers and agents.

Universal Life Company Holds Annual Stockholders Meeting

Memphis World Tennessee
Fri 3-8-46

By DORA C. STACKER

MEMPHIS, Tenn. — Assembling in the directors' auditorium of the company, last month, the Stockholders' Convention of Universal Life Insurance Company was exceptional in the brevity and snappy precision which characterized the consideration and dispatch of big items of business. The earmarks of security, assuredness and optimism were evident in the easy, almost nonchalant, manner with which the veteran officers and directors disposed of matters of million dollar magnitude. Truly this was big business very sure of itself; and to see this small group of colored men and women, most of whom grew up in Mississippi, some of whom taught school there for $28.00 per month, now as unconcerned in the presence of a million dollars as they used to be in the presence of ten, was to be irresistibly impressed with the sensation of dreaming.

PROGRESS REMARKABLE

The address of the president, Dr. J. E. Walker, was concise and pointed, yet in simple words it revealed a story of financial progress of the institution so remarkable as to almost appear incredible. But it was in the long-range vision and interest in Negroes generally that Dr. Walker was most impressive. He stated that while the capital structure of the company in the five years had increased more than one million dollars, this rapid accumulation of finance will prove commendable only to the extent that it shall be applied to the advancement of human welfare. He said the officers of this company look beyond the mere conventional concept of technical insurance to those larger, collateral considerations by which the economic level of Negroes must gradually be raised. He said further that somebody must take the lead in a program to encourage colored people to buy land, and this was under consideration as one of the auxiliary services this company hoped to render in the future.

PUBLIC CONFIDENCE HIGH

The printed annual statement for 1945 was not read, but handed out by the secretary, M. W. Bonner, who remarked tersely, "There it is, speaking for itself, explaining itself, and it can stand alone without any help from me." Particularly stressed in the uniform commendation of it were: The high degree of liquidity of assets, the extreme ampleness of policy reserves, the evidence of almost one hundred percent satisfaction in services rendered to policyholders, and the attestation of high public confidence in the company.

As to liquidity of assets, it will be noted from the annual statement, published elsewhere in this paper, that of the total gross assets of $3,796,372, there is included $3,008,528 in bonds and stocks. Government bonds constitute two-thirds of this item, and state and municipal bonds, more than thirty percent of the balance. Add to this $157,207 cash in banks, and you have $3,165,732, which is just about instantly liquidable. What is the amount of policyholders' liability to be covered by this item? A net amount of $2,485,989. While the total gross liabilities of the company are $3,796,372, included in this gross amount are: A capital stock of $500,000; a surplus of 610,383, and contingent (extra good measure) reserves of $200,000, or a total of $1,310,383, to be deducted from the gross liabilities mentioned above.

It will be seen that the company has voluntarily set aside $200,000 in reserves in addition to the $2,417,298 legally required, and which is itself an exceptionally high basis. It was disclosed also that of more than 41,000 death and disability claims filed n 1945 only two were legally resisted.

Also that among the increasingly large number of applicants for the larger policies (1,000 to $7,500) there was one who paid down in cash the entire premium, $6,001.80 for twenty years on an endowment policy. Fri 3-8-46

After authorizing the erection of a new home office in Memphis, to cost not less than $150,000, the February 8 meeting was adjourned.

Insurance Co. Has 5 Million in Assets

afro-American
Baltimore, Md. Sat.

CHICAGO—The 25th annual report of the Supreme Liberty Life Insurance Company released this week by president Truman K. Gibson Sr. listed assets at over five and one half million dollars most of which invested in United States Government Bonds. 3-16-46

With an eye to changing economic conditions during the reconversion period, the Company has adequately provided for the protection of its policyholders by building up large reserves, the statement revealed.

Special mention was made of the agents and employees who served during 1945 and of the many young men and women returning to their positions from the armed forces.

Southern Society Lists Increases

Chronicle

RICHMOND, Va.—(ANP)—A report by the Southern Aid Society of Virginia, the oldest existing Negro legal reserve life insurance company, showed a 200 per cent growth between the years of 1939 and 1945. The company's admitted assets increased over 100 per cent within that period, from $858,584.81 to $1,736,106.99.

INSURANCE LEADER—Charles W. Green, president of the National Negro Insurance Association which meets in annual session in New York City July 9-12, celebrating their Silver Anniversary. Mr. Greene is agency officer of the Atlanta Life Insurance Company.—(ANP)

Edward H. Carry Laid To Rest In Chicago Dec. 10

Globe and Independent
Nashville, Tenn.
Fri. 12-13-46

Well Known Insurance Executive, Civic Leader and Churchman Eulogized by the Rev. J. C. Austin, D. D., His Pastor—Was Director of Supreme Liberty Life Insurance Company

CHICAGO, Ill. — (Special)—All that was mortal of the late Edward H. Carry was laid to rest here in this city on Tuesday. Funeral services were held in the main auditorium of the Pilgrim Baptist Church, 32nd Street and Indiana avenue. The eulogy delivered over the remains was by the Rev. J. C. Austin, Sr., D. D., the pastor of the church. A large sorrowing audience paid their silent respects with tear-dimmed eyes, as the program was being rendered.

Mr. Carry was born in Galveston, Texas in 1878. He was a graduate of Bishop College in Marshall, Texas. He majored in certain studies at Tuskegee Institute during the lifetime of the late Booker T. Washington, and was awarded by several organizations a scholarship at Columbia University in New York, from which he graduated. He entered the educational field and was principal of several high schools with which he labored for a few years. But he left the educational work and became one of the prime movers and promoters of the Old Standard Life Insurance Company during the lifetime of Heman E. Perry and others. He came to Chicago twenty-five years ago and took a position with the Liberty Life Insurance Company, working with the late Ed Gillespie, and has remained here all these years. His connection with the life insurance remained.

When the three companies, the Liberty Life, the Northeastern Life, and the Supreme Liberty Life merged, he was chosen as a member of the board of directors and was placed in charge of the 35th Street branch. He not only specialized in life insurance, but fire insurance, accident insurance and real estate.

Mr. Carry joined the Pilgrim Baptist Church during the lifetime of the late Dr. J. E. Watson, the organizer and builder of a great congregation. He was placed on the deacon board where he remained, and then when Dr. Austin became the pastor he remained on the board as a deacon and officer, rendering yeoman service throughout all these years. He was one of Chicago's well known religious workers, business men and civic leaders. He had a host of friends, irrespective of race, creed or political line up.

Mr. Carry passed away at his home, 4252 Vincennes Avenue, early Saturday morning, in his sleep. He retired hale and hardy, but awoke through the night and complained of illness. Mrs. Carry, his devoted wife, and his sister-in-law, Mrs. Ramsey, were awakened and ministered to him. He was thought to be resting, but later on about six or seven o'clock Saturday morning when they went to arouse him, which was his usual hour to get up, he did not respond, the death angel had come in quietly and taken him to his peaceful home. He is survived by a wife, two sons, several grandchildren, a sister, sister-in-law and a host of realtives.

The floral tributes were so profuse that there was hardly room in the front of the church to hold them. Telegrams came from practically every state in the Union, which were too numerous to even read the list of those who sent them. There were three resolutions however read, one from the deacon board, one from J. E. Watson Memorial Organization, one from the Chicago Negro Insurance Organization, and a personal message to the family from His Honor, Mayor Edward Kelley.

Nashville, Tenn.

There were only two persons on the program to bring remarks; one was Col. M. O. Bousefield, who at one time was president of the Liberty Life Insurance Company following the death of Mr. Gillespie, and who served as a colonel in the Army, who is now Medical Director of Supreme Liberty Life, who had worked with Mr. Carry for twenty-five years. The other was from Rev. Henry A. Boyd, a vice president and a director of the Supreme Liberty Life Insurance Company, secretary-treasurer of the National Baptist Publishing Board in Nashville, who had known the deceased for fifty years, they both being natives of Texas.

Globe and Independent

During the program Rev. J. C. Austin, Jr., presided. The program began with Organ Prelude, James H Francis. Processional, "Going Home." Musical selention, choir and chorus, Geo. A. Guallatt and T. A. Dorsey, directing. Scripture, Rev. Arthur Gray, pastor Congregational Church. Invocation, Rev. E. Seals. Musical selection, "Precious Lord Take My Hand," directed by Prof. Thomas A. Dorsey.

Acknowledgments of messages of condolences, telegrams and resolutions.

Fri. 12-13-46

Resolutions: Deacons and Trustees, Watson Memorial Board.

Solo "Deep River", William H. Holloway.

Remarks: Col. M. O. Bousefield, Supreme Liberty Life, Dr. Henry Allen Boyd, Nashville, Tenn.

Solo, "I've Done my Work," Maurice Cooper.

Obituary, Atty. J. C. Oliver.

Eulogy, Pastor J. C. Austin.

Committal, Rev. Richard C. Keller, pastor Beth Eden Baptist Church.

Recessional, "Going Home."

Active pall bearers: Deacons and Trustees of Pilgrim Baptist Church, J. M. Turner, chairman; J. B. Epperson, treasurer; J. C. Oliver, church clerk.

Honorary pall bearers: Mr. T. K. Gibson, Mr. W. Ellis Stewart, Mr. James H. Jones, Col. M. O. Bousefield, Mr. J. T. Ish, Jr., Atty Earl B. Dickerson, Mr. J. E. Smith, Mr. H. M. Spaulding, Mr. Edward S. Gillespie, Mr. Jos. D. Bibbs, Dr. Edward Beasley, Mr. Claude Barnett, Mr. A. P. Benltey, Mr. W. H. Worthham, Mr. E. J. Bruton, Mr. E. A. Carter, Mr. A. L. Laster, Mr. Geo. L. Gaines, Mr. T. K. Gibson, Jr., Mr. E. A. Hawley, Mr. Lloyd G. Wheeler, Mr. T. P. Turner, Supreme Liberty Life.

Bishop Valentine, Victory Mutual Life Insurance Co.

Mrs. Olivia Crosswaite, Mr. J. J. Johns, Jackson Mutual Life Ins. Co.

Mr. James Granthum, Metropolitan Funeral System.

Mr. V. Burnette, Protective Mutual Life Ins. Co.

Mr. Winson Minor, Commonwealth Burial Association.

Mr. C. Poree, Golden State Mutual.

Mr. N. Williams, American Woodmen.

Mr. Robert H. Miller, Peoples.

Mr. Nicholas Martin, Mr. A. W. Williams, Unity Insurance Co.

Excelsior Life Reports New Peaks; Increases Directors And Officers

the Informer

DALLAS—The Excelsior Life held its annual stockholders meeting March 12, 1946, as required by Texas statute that lasted several hours in a flurry activity, reviewing annual reports and electing directors and executive officers.

"The company enjoyed the best year in history and confidence was registered on the face of each shareholder after hearing the financial report made by C. E. Jones, Secretary and comments by E. E. Ward, President. It was reported that during the year surplus and capital increased 42 per cent admitted assets 31 per cent income 18 per cent and insurance in forces 10 percent. The company now has $8,277,133.00 insurance in force.

Tuesday

The meeting was high-lighted by the electing as new directors, Leo I. Walker, Dallas, Texas and W. H. Hendricks, Tyler, Texas. In addition to the new directors the following were re-elected: A. Prestwood, Chairman, E. E. Ward, C. E. Jones, B. J. Strickland, V. M. Reece, W. J. Durham, Dallas, Texas and U. L. Mayfield, Ft. Worth Texas.

March 19- 1946

The directors meeting immediately followed the stockholders' meeting and Leo I. Walker was elected Vice President and Auditor and the following other officers were re-elected: E. E. Ward, President-Medical Director, A. Prestwood, Vice-President and Agency Director, W. J. Durham, Vice-President and General Counsel, B. J. Strickland, Vice-President, C. E. Jones, Secretary-Treasurer and V. M. Reece, Assistant Secretary-Treasurer.

HOUSTON, TEX.

Excerpts From President's Report

President Ward pointed out that over all gains were made in each department of insurance operated, and in the interest of policyholders, "not only were all claims paid promptly, but reserves were strengthened 15 per cent in addition to surplus and capital gains of 42 per cent securing policyholders." As ample proof of the Company's solvency, he stated that 94 per cent of the Company's assets are represented by cash and high grade securities readily convertable to meet all current and unforseen demands, and for every $100.00 in liabilities the Company has $180.00 in assets. Due credit was given employees for giving outstanding service to the Company making possible the increase in premium income of $64,926.59. During the year salaries and commissions were increased 26 per cent, medical fees 10 per cent and business to our newspapers and periodicals 20 per cent. He said these observations were made as conclusive evidence of the effectiveness of the Excelsior dollar in our economy.

Tuesday

Jobs For Returning Veterans

Special recommendations to assist veterans in vocational training and job placements were made by the Agency Director. The Company has met its obligations to veterans 100 per cent, and in most instances placements to positions higher than those formerly held have been made. Among returning veterans now employed are Leo I. Walker, Vice-President and Auditor; F. D. Goldstein, Manager: Austin District; G. A. Carroll, Manager, Corpus Christi District; D. T. Cleaver, Assistant District Manager, Dallas District; E. E. Jones, Assistant Manager, Houston District; W. B. Robinson, Assistant Manager, Beaumont District; C. M. Weaver, Assistant Manager, Waco District, and Joel Thomas, Agent, Houston District.

Life Insurance Is Largest Negro Business-C. A. Galloway

The Informer
Houston Texas

DALLAS — "Life insurance is the largest business owned and operated by Negroes in America", states C. A. Galloway, agency director of the newly organized Peoples Life and Accident Insurance company, in a recent interview.

"There are vast opportunities in this business for men and women with initiative and ambition. It offers to the salesman appreciable compensation and advancement", he pointed out.

Mr. Galloway knows the field of insurance from the ground up, having had nineteen years experience in various capacities. He worked with Peoples Burial Association for seven years and was associated for a number of years with the Excelsior Life and the Universal Life Insurance Company as assistant agency director, and division manager respectively.

Mr. Galloway is a hard worker. Dynamic, affable, and friendly, he is ready to sell you on insurance at any time. He has a keen interest in the men with whom he works. He likes to meet and mingle with people, and, at heart he considers himself just another one of the fellows collecting the debit from door to door, day by day. He is keenly interested in building business among Negroes. "We want to get it over to our agents", he expressed, "that we insurance people are helping to build Texas. Little does the average man realize what power for economic and financial security and strength the life insurance agent represents to America."

Sat. 5-18-46

"Negro life insurance companies in America have nearly $60,000,000.00 in gross assets. And, to handle this large sum, more than 16,000 persons are employed in various capacities".

More and more Negro citizens are realizing the value of insurance, Mr. Galloway maintained. And since they know that the business of insurance concerns so many people and that the state supervises very strictly all operations, greater confidence is engendered.

Insurance companies are required by the state to set up reserves based upon their premium income for the purpose of guaranteeing payment of claims to policy holders", he brought out. "Life insurance is one method of increasing wealth among our people. Many of our schools, colleges and civic institutions may be perpetuated by endowment through life insurance. It touches all phases of endeavor and personal welfare and creates telling influence upon business and human relations".

Mr. Galloway, being civic and social minded as well, is a member of the Dallas Negro Chamber of Commerce, St. James AME church, and the Idle Wild Social club. He feels that the formation of new firms like Peoples Life and Accident Insurance company will help greatly to absorb the manpower released from the armed forces. Each man released from the armed forces represents so much government compensation toward wealth either in bonds or cash- or schooling or a home, or business loan.

Sat. 5-18-46

"All of this has to be secured against loss-loss to the individual and to the race. No one cares to suffer a loss, especially the men and women who make a living by the ability of their hands. Yet, every minute of the night and the day is crowded with chances, that risks will become an expensive reality, that some possible though unexpected happening may occur, whether it be death accident or sickness.

"The United States has the highest standard of living in the world-and seventy per cent of the life insurance. Through this medium comes financial security, education for children, and releases of mortgages, guaranteeing happier homes and their support," concluded Mr. Galloway.

Insurance Exec Offers Argument

Amsterdam News

N.Y. N.Y.

Mr. G. W. Jones, director of egencies for the Victory Mutual Life Insurance company referred to the recent report of the Institute of Life Insurance as a strong argument for having life protection.

The report said: "New York families received $56,234,000 in life insurance death benefit payments under 55,881 policies during the first three months of this year, compared with $54,951,000 under 54,831 policies in the corresponding period of last year, the Institute of Life Insurance reported today.

"These payments reflect the clearing up of war death claims except for those involving service men missing in action," the Institute said in announcing the figures. "In spite of this, however, payments in this state were greater than those of the same period of 1945, due in part to the greater amount of life insurance owned and in part, to an decrease in civilian death rates during the first few weeks this year. The first quarter payments in this state were 24.0% greater than in the first quarter of pre-war 1941, when they totaled $45,358,000."

Of the aggregate payments in this state, $39,403,000 was under 14,376 ordinary policies; $6,766,000 was under 3,240 group life insurance certificates; and $10,065,000 was under 38,265 industrial insurance policies.

Mr. Jones said that Victory Mutual was happy to have had some part in providing such protection for the loved ones.

The Courier Pittsburgh Pa.

HONORED — Ernest Shell, director of agencies for the Great Lakes Mutual Life Insurance Company of Detroit, has received the Chartered Life Underwriters' designation and becomes one of three Negro life insurance men to hold this distinction. The CLU designation was conferred upon Mr. Shell by the American College of Life Underwriters at its exercises in Cleveland, Ohio.

Sat 9-21-46

National Negro Insurance Week

New York Amsterdam News

National Negro Insurance Week is being observed throughout the nation from May 13th to May 18th. 10,000 agents will participate in striving to sell the $50,000,000 insurance set as the goaal by the National Association.

New York, N.Y.

The two local members of the Association, the Victory Mutual Life Insurance Company and the United Mutual Life Insurance Company are taking their proper part in the observance.

Sat. - 5-18-46

The New York Companies have purchased over $1,160,200 in government bonds and invested $787,203 in first mortgages in this area. They have provided employment to nearly 500 persons in home offices as agents, supervisors, managers, medical examiners secretaries, clerks, printers, and others. The insurance employment field has traditionally been closed to Negroes, and these companies have provided a valuable training ground to help young people crack the color bars that still remain in the insurance field.

Insurance, in and of itself, is a necessary protection against the hazards of the unexpected. It safeguards the future of our children and loved ones. The development of the program of National Negro Insurance Week also advances the welfare and solidity of our group.

We salute the member companies of the National Insurance Aasociation, and wish them God-speed toward their goal.

Offer to Give Away All Minority Group Business Made by Metropolitan Life

Desire to Discontinue Service to Residents of Harlem Shown in 1943 Report; Merger Urged

WASHINGTON — (NNPA) — The Metropolitan Life Insurance Company in 1943 offered to turn over all its colored business in Harlem to any new qualified insurance firm because it no longer wanted to issue policies to colored persons, it was revealed last week.

Whether the company's attitude toward writing such insurance remains the same could not be definitely ascertained here, but it was disclosed that the offer still stands.

The Metropolitan's offer resulted from a study made of the insurance risks of colored people in Harlem and was reported in the 84th annual report of the New York Superintendent of Insurance.

Difficulty Admitted

Commenting on the offer, a spokesman for the insurance department of the United States Chamber of Commerce here said that an existing colored insurance company would have difficulty in taking over the Harlem policies for two reasons:

First, he said, it would have to obtain a New York State license, if not operating there, and secondly, it would have to place a considerable amount of its present surplus in reserve because the New York State law is so stringent.

The report, submitted by Thomas J. Cullen, acting for Louis H. Pink, then State superintendent of insurance, stated that most larger insurance companies do not want colored business, but admitted that better protection is needed for the colored population.

Death Rate Cited

The report stated that after several larger insurance companies found through studies that colored mortality rates were higher than the white, it was suggested that a new company be formed to specialize largely in insurance for colored people.

It was thought that one of the foundations might help to finance the venture, but difficulties of merger and the elimination of a number of offices which the merger would entail caused the plan to be dropped.

Criticizing Harlem's smaller insurance companies, the report stated that the cost of insurance to colored policy holders is high because most operate on the fraternal or assessment plan and depend upon weekly collections.

Merger Favored

Then pointing out that several small companies had been merged successfuly in California, Mr. Cullen suggested that the four fraternal assessment companies serving colored people be amalgamated so that better service will be given at lower cost.

Admitting that State anti-bias laws might be violated, the report stated that "as a mater of practice, the law made it more difficult for colored people to obtain the best type of insurance."

Finally, expressing doubt that modification of the laws could be effected, the report added that colored people would receive greater benefits if the companies were permitted to make a reasonable differential based upon the mortality rates.

Manager's Institute At Afro Company

JACKSONVILLE, Fla. (ANP)— The District Managers of the Afro-American Life Insurance Company have just completed the initial unit of the company's official course of study.

Managers from every district throughout Florida and Georgia have been in attendance. They have undergone an intensive training study, under the tutorship of L. M. Argrett, assistant agency director, in charge of the ordinary department.

The managers have been systematically prepared to extend to he men and women of the field forces a training that will equip them for a larger service to the thousands of policy holders.

The Afro American is now closing 45 years of service to Negroes. James H. Lewis, the newly elected president of the National Negro Insurance Association, is the Afro president.

JOINS INSURANCE FIRM

NEW YORK—Frank R. Crosswaith, chairman of the Negro Labor Committee and well-known organizer of the International Ladies Garment Workers' Union, has joined the insurance agency of Joseph Beck in the capacity of labor advisor and consultant, it was announced last week.

Supreme Liberty Life Insurance Co. Ends Silver Anniversary Celebration

CHICAGO.—The Supreme Liberty Life Insurance company last week observed its Silver Anniversary here with a gala two-day celebration, crowning its twenty-fifth year with $102,000,000 worth of insurance in force.

On Thursday, August 22, the home office was host at an impressive banquet in Parkway Ballroom where more than 300 persons attended, providing an appropriate setting for the climax of the entire jubilee. A 1946 Ford Sedan was among the total of $7,500 in prizes awarded to 30 company "champions," and the coveted new Presidential Trophy was captured by Dayton, O., district, the winning agency.

These generous cash and merchandise awards to various agents and managers resulted from the record of the past year's accomplishments and the finals in the gigantic 6 month anniversary campaign that ended July 1.

Representatives Honored

Representatives from 27 districts and 12 states were honored on this trumphant occasion, as were Chicago's own Mammie Hickerson Morris, Vincenta Winston and Carolyn Twyne, in recognition of their 25 years' continuous service with the company. Visiting members of the board of directors also shared the spotlight, with Supreme Liberty Life officials assisting in the program which was ably conducted by Truman K. Gibson Sr., president.

A highlight of the evening was a radio dramatization depicting the "Path of Progress" of this Negro enterprise which has reached such a high goal in 25 years. High tribute was paid to the founder, the late Frank L. Gillespie, and those men whose early vision and determination made today's picture possible. The script was written by Robert Lucas and presented by the Skyloft Players under the direction of Helen Spaulding. Vocal renditions by Robert McFerrin, baritone, supplied the musical treat on the agenda.

Featured Speakers

Featured speakers on the program were John F. Morning, Cleveland district manager; Bert M. Roddy of Chicago, assistant agency officer and Mrs. Richard Warren, wife of Welch, West Virginia's ace agent. Earl B. Dickerson, vice president and general counsel, extended a forceful message on the future trend of life insurance in America and concluded with the presentation of Distinguished Service Plaques to the directors.

These include Archie A. Alexander, Iowa; Claude A. Barnett, Illinois; A. P. Bentley, Ohio; Dr. E. W. Beasley, Dr. M. O. Bousfield, Joseph D. Bibb, Illinois; Rev. Henry Allen Boyd, Tennessee; B. J. Broxton, Illinois; Bishop Wm. C. Brown, California; Louis C. Bulloch, New Jersey; E. H. Carry, Earl B. Dickerson, A. L. Foster, George L. Gaines, T. K. Gibson Sr., T. K. Gibson Jr., Edward S. Gillespie and J. G. Ish of Illinois; Dr. E. A. Carter, Michigan; F. S. Grant, New York; Dr. R. L. Jones, West Virginia; James H. Jones, Illinois; Leroy Lowery, Alabama; Theophilus Mann, Illinois; F. A. McGinnis, Ohio; Drs. P. M. Murray and Marshall E. Ross of New York; Dr. James W. Parker, New Jersey; William H. Wortham, New York, and W. Ellis Stewart, Illinois.

Mr. Stewart, in his capacity of vice president and secretary, awarded the Meritorious Plaques to the company's torch bearers. Unfolding records of long standing, based on loyalty, contribution, outstanding work, reliability, dependability and conscientiousness of purpose, the following received certificates: Theodore Anderson, Cairo, Ill.; John G. Brown, Detroit; Estelle Chinn, Cleveland; Elizabeth Clagett, St. Louis; Isadore D. Durham, Chicago; Archie F. Gunn, Columbus; Ida E. Harris, Cleveland; Louis T. Isabel, Springfield; Percy Jacks, Detroit; Robert E. Johnson, Memphis; John F. Morning, Cleveland; Rolland R. Moxley, Dayton; Scott T. Parr, Toledo; Ennis L. Powell, West Virginia; George W. Reed, Detroit; Zaddie Richard, Akron; Wallace C. Ross, Flint; Robert L. Sims, Cleveland; Robert M. Turner and Thomas P. Turner, Chicago; Robert Thompson, Cincinnati; Richard Warren, and Flint White of West Virginia.

Prize Winners

Grand prize winners in the mammoth drive terminating with last month's reports were announced by Jefferson G. Ish, dynamic agency officer, whose guidance through the past 11 years has been an inspiration to all those under his influence. Taking a sincere personal pride in each presentation, Mr. Ish awarded the following:

Flint White, Hinton, W. Va., the Ford sedan; R. W. Allen Jr., Dayton, a check for $400; Richard Warren, Welch, W. Va., $300; J. G. Brown, Cleveland, $200; H. W. Thomas, Chicago, $200; Rolland R. Moxley, Dayton, $150 set of Sterling Silver; $150 award to Ezra Brown, Detroit; $100 awards to Addie Curtis, Chicago, Perry Strong, Dayton, Bertram Woodruff, Washington, John H. Bluford Jr., of Kansas City.

Others receiving valuable merchandise ranging from Magnavox and Philco cabinet radios, leather luggage sets, wrist watches and vacation trips were: William F. Savoy, Columbus; Louise T. Isabel, Springfield; Robert Holland, Dayton; Roberta W. Elston, Calvin L. Merriweather, Chicago; H. B. Ellis, Cleveland; Mary R. Simpson, Chicago; Gaynelle Lillard, Chicago; H. E. Fisher, Columbus; Thelma Watkins, Columbus, and Mis Aurilla Duke, Chicago.

Ladies Feted

Mrs. Truman K. Gibson, wife of the president, was hostess Friday morning to a lovely breakfast at Morris Eat shop, where all the visiting ladies were feted before joining their husbands and friends for a day at Washington Park race track. Friday night, a gay cabaret party was staged at the Rhumboogie Cafe for the entire delegation, the guests of the home office, winding up the grandest celebration in the history of the Supreme Liberty Life Insurance company.

Special credit should be given Miss Myrtle K. Brown, secretary to Mr. Gibson, and Miss Helen Johnson, assistant to Mr. Ish, for their detail work in preparation for this event as well as execution of all arrangements.

Representatives from Georgia, South Carolina, Alabama and Tennessee gathered this week in Atlanta at the Southern Regional headquarters of the North Carolina Mutual Life Insurance Company for a sales institute Thursday, Friday and Saturday. The institute was started three years ago in connection with the birthday anniversary of Assistant Agency Director J. L. Wheeler. The institutes are under the direction of Aaron Day Jr., assistant secretary of North Carolina Mutual. Lectures were given by Messrs. J. L. Wheeler, E. M. Martin, secretary of Atlanta Life; Ira DeA Reid, chairman, Department of Sociology, Atlanta University, and W. A. Clement, C. C. Spaulding, president of the company, gave the final lecture Saturday morning. Delegates to the institute were determined by their production record the week of July 22 and tanburg; C. C. Ratcliff, Bennetts- Chattanooga; L. B. Green, Memthe winners were: Georgia Debit ville; Mrs. V. Pryor, Spartanburg, phis; Jerry Gist Jr., Memmanagers; Mrs. E. S. Shitsell, Al- and H. P. Meadows, Spartanburg, ville, and T. R. Hogue, Nashville, bany; S. M. Johnson, Macon; Lo- Assistant managers: J. E. Wil- Assistant renzo Fisher, Atlanta; Richard liams, Spartanburg; E. E. Guile, Harris, Chatta- Denny, Savannah, Assistant man- Bennettsville, and LeRoy Gamp- Memphis, and ager; C. W. Leathers, Atlanta; H. bell, Bennettsville, Managers; R. George A. Sparks, Memphis, Man- L. Gouldrock, Atlanta; J. L. Lin- D. Drake, Bennettsville; G. W. and K. M. Brown, Memphis, sey, Macon, Managers W. J. Bush Bolden, Spartanburg, States of Macon also were winners. In the managers; R. D. Hubbard, Memof Savannah and C. W. Moore of Alabama and Tennessee, debit state of South Carolina, debit ohis; Mrs. Idella Bridges, Knoxmanagers; Mrs. E. Smith, Soar- ville; Miss Charlotte Johnson, Knoxville.

Federal Life - A Growing Institution

Washington Tribune

The Federal Life Insurance Company, after being located on Seventh Street for a number of years, is now occupying its own building at 717 Florida Avenue, N.W. Washington, D.C.

Extensive renovations have been made in the building to fit it for occupancy by the Federal Life.

Occupancy of the new building brings to mind the history of this thriving company, the only Negro owned insurance company with home office in Washington.

In 1920, a group of Washington business men conceived the idea of an insurance company and C. T. Taylor and Jesse Foster, together with Simeon Cunningham, called a meeting and interested others in the formation of the Federal Life Insurance Company. Tribune

Included in the original group were Dr. T. Edward Jones who was then returned from World War I in which he had served with distinction; Dr. T. C. Smith; Dr. Carroll Brooks; Isaiah Cunningham and George Robinson.

Incorporated on February 8, 1920, the Federal Life began business on May 1, 1923, with offices located at 1937 11th St., N.W. 7-9-46

Two other locations served as office headquarters, the company finally locating at 1818 Seventh Street, N.W.

Title to the Lewis Building at 11th and You Streets was obtained by the Federal Life, but later, in 1933, the Lewis building was traded in a deal for the building formerly occupied by the Prudential Bank at 717 Florida Avenue.

In September 1936, the management of the company was shifted to the capable hands of the directors of a sister company, the Richmosd Beneficial of Richmond, Virginia, with G. Norman Branche and Rupert B. Clark in charge. Tuesday 7-9-46

Responsible for the successful reorganization of the Company are: Dr. George W. White, C. Bernard Gilpin, J. Edward Harris, James H. Shelton, Sheridan Jackson, Jr., Reverend J. J. Carter, the late Reverend M. H. Payne, Percy Wilson, Quisn T. Shelton and Dr. W. P. Dickerson. Tribune

Purchase Richmond Beneficial

By purchasing the Washington business of the Richmond Beneficial in 1936 and consolidating it with the business of the Federal Life, the re-organized company was strengthened and placed on the road to achieving a place among the other companies serving the District.

Mr. Branche came to the Richmond Beneficial Office in Washington in July 1933, moving over to the new compasy in 1936. Mr. Clark, with the Richmond Beneficial in Washington since 1934, also moved over with Mr. Branche and the two formed a team which has succeeded in bringing the Federal Life to the front. Washington D.C.

Just as it's building has been thoroughly modernized so have the policies the company now offer the public. Following a survey, the company revised its policies for the benefit of policy-holders and are now offering five modern types of insurance protection. They are the popular 20-year endowment; the 20-payment life; a life policy paid up at age 75; endowment maturing at age 65 to supplement social security and other retirement benefits also a standard sick and accident contract. 7-9-46

That the public has confidence in the Federal Life is shown by the fact that during the recent observance of National Insurance Week, Federal Life agents sold more insurance in the District than agents of any other company. 7-9-46

To Open Branches

Plans for future expansion call for the location of branch offices in other sections of the city to serve policy-holders.

Officers of the company are: Dr. George W. White, president; Sheridan Jackson, first vice-president; Arthur B. Greer, second vice-president; C. Bernard Gilpin, secretary; J. Edawrd Harris, assistant secretary and the Rev. J. J. Carter, treasurer. G. Norman Branche, bonded manager and Rupert B. Clark, agency director. 7-9-46

The Board of Directors includes some of the best known names in insurance, including James H. Shelton; Oscar Shelton; Roy Johnson, besides the officers named above.

All the work of remodeling the building to suit the company's needs was planned and executed by Negroes. The designs were made according to Mr. Branche's suggestion by David Byrd and William Hundley of 471 Florida Avenue, was contractor.

Offers Double Protection

Federal Life offers a double protection to Washingtonians; besides insurance for protection, it offers young colored men and women job opportunities, both in the office operation and in the field of selling. In the latter, new employees are given a regular course in insurance before being sent out to the field. They are coached and taught by experts in the business. Federal is a fine example of Washington's progress, a credit to the community and a source of pride to both management and clients.

In its newly decorated business office, which offers a distinct departure from the generally accepted idea of office layouts, smiling clerks serve the public in surroundings that are pleasant and cheerful. The same general scheme and spirit pervades the entire building and the Federal staff. Tuesday 7-9-46

The Tribune's cameraman caught several of the officials of the rapidly growing Federal Life Insurance Company before the lens. They are responsible for the spectacular business success of this organization that has become a Washington institution. Left to right: G. Norman Branche, bonded manager; Rupert B. Clark, agency director; William M. Goins, production manager; James C. Ellis. assistant district manager.

Supreme Liberty Life Passes $100,000,000 Mark in Sales

The Afro-American Baltimore, Md.
Sat 8-31-46

CHICAGO — (ANP) — More than 200 agents of the Supreme Liberty Life Insurance Co., with their families, from the 10 states and the District of Columbia in which the company operates, attended a two-day celebration of the home office here last week.

The occasion, which commemorated the 25th anniversary of the company, climaxed what speakers declared was the swiftest growth in the annals of business of colored people. Reports showed that the organization had attained its immediate goal of $102,000,000 of insurance in force.

Capital Restored to $400,000

T. K. Gibson, president, point out, assets have more than doubled, standing now at $5,600,000, and the Board of Directors voted to increase the capital of the company to $400,000, restoring it to its original value.

The "mass production" method of insurance sales, pioneered by the agency officer, J. G. Ish Jr.

brought more business the past year than had been on the books during any two revious years, Dr. M. O. Bousfield, medical director, said.

Most of those who attended the celebration had won trips in contests staged during the year, and awards totaling $7,500, topped by a new Ford car. The winner of the car was Flint White of West Virginia, who received a check instead, of $1,200 from the company.

SUPREME LIBERTY CELEBRATES 25TH ANNIVERSARY AT HOME-COMING; CAPITAL IS $400,000.00

Oklahoma City Okla. Black Dispatch Sat 8-31-46

"Mass Production" Methods Given Credit For Fine Showing of Organization

REACHES MORE THAN $100,000,000 INSURANCE IN FORCE

CHICAGO — (ANP) — Climaxing what speakers declared to be the swiftest growth in the annuals of Negro business, Supreme Liberty Life Insurance company staged a two-day celebration at its home office here last week. Reports were made showing that the vigorous young organization had attained its immediate goal with $102,000,000 of insurance in force. So substantial have been the gains that the board of directors voted to increase the capital of the company to $400,000, restoring it to its original value. In five years, president T. K. Gibson pointed out, assets have more than doubled, standing now at $5,600,000.

More than 200 agents, many with their families, from the 10 states and the District of Columbia in which the company operates, were on hand for the occasion. Most of these were guests of the company, having won trips in the contests staged during the year and which had as incentives also, awards totaling $7,500, topped by a new Ford car. In lieu of the car which could not be delivered at the homecoming, W. Ellis Stewart, secretary, presented the winner, Flint White, West Virginia, a check for $1,200. Sat 8-31-46

Tre 'mass production" method of insurance sales, pioneered by agency officer, J. G. Ish Jr., is credited with the remarkable record which the enthusiastic sales force achieved. The agency group, Dr. M. O. Bousfield, medical director, pointed out, was challenged by officials and had written during the past year more business than had been put on the books during any two previous years. The company writes ordinary and industrial life, not sick or accident coverage.

Supreme Liberty Life Insurance company is the result of a merger of three companies, Liberty Life of Chicago, launched by the late Frank L. Gillespie, in 1921; Supreme Life and Casualty of Columbus, O., founded by Truman K. Gibson in the same year, and Northeastern Life Insurance company, promoted in 1925 in Newark, N. J., under the leadership of the late Harry H. Pace.

Sat 8-31-46

During the financial stress of the depression period, in 1929, Earl B. Dickerson, general counsel, said, the company with the consent of its stockholders, voluntarily reduced its 40,000 share capitalization of $400,000, first to $200,000 and later to $100,000. Now growing strong with a large surplus, the board of directors voted to restore the stock to its original par valuation. Dickerson pointed out that when the going was hard, the policy holders in one of the most unique examples of cooperative financing ever undertaken within the group, had accepted liens on their policies and the stockholders permitted reduction of capital. All liens have been paid off long ago.

A banquet held at the Parkway ballroom was the point of the celebration. A radio skit of the Skyloft players, the award of a distinguished service plaque to the directors, a presentation of meritorious plaques to the "Torch Bearers," 25 veteran employes who have been leaders throughout the years, were features. There were brief addresses by J. F. Morning manager, Cleveland; Bert M. Reddy, agency supervisor, Chicago; Mrs. Richard Warren, Welch, West Va.; T. K. Gibson, president; W. Ellis Stewart, secretary; Earl B. Dickerson, general counsel; J. G. Ish Jr., agency officer and Col. M. O. Bousefield, vice-president

N. C. Mutual Real Profit-Sharing Firm

The Courier Pittsburgh, Pa. Sat. 11-16-46

By C. C. SPAULDING
(President, N. C. Mutual Life Insurance Company)

Nothing succeeds like success, and we might add, nothing encourages and promotes success more than factual information based upon real, substantial progress. We refer not alone to material progress, but the progress that is being made in the developments of institutions whose mission it is to fill up the valleys of want, disease, and suffering and make the world a better and happier place in which to live.

One such success story that has been in the making for the past forty-eight years is that of North Carolina Mutual Life Insurance Company. North Carolina Mutual is unique in that it is a mutual organization in practice as well as in theory—an organization where the strong and the healthy share in bearing the burdens of the weak and the poor.

WHAT A MUTUAL COMPANY MEANS

When we speak of a mutual company, the question arises as to whether our policyholders, and even our representatives, fully appreciate just what the word "mutual" implies. In a word, it means that all of the company's assets belong to the policyholders; that no individual, whether an officer, policyholder, or salesman owns any more of the company's assets than the proportionate share to which the policies they carry on their lives dicative of the confidence the insuring public has in the company.

INVESTMENTS ARI SAFE

The type and quality of all investments of the company's funds are prescribed by law, hence represent the maximum of safety. Aside from building a savings fund of over $16,000,000 for its half million policy holders that is safe and secure, young men and women have been trained as salesmen, bookkeepers, stenographers, auditors, controllers, actuaries, executives, etc. In all of the thirty-three districts in the eight States and the District of Columbia in which the company operates, the representatives of North Carolina Mutual have exhibited commendable leadership.

Another fact worthy of note is that the company has been instrumental in lending money to members of the race for the purchase of homes, establishing businesses, and in furnishing capital in many instances where it was not possible to secure funds from other sources. These and other services the company is rendering should focus attention on North Carolina Mutual and merit for the company the continued cooperation and good will of the public.

Reports Reveal Steady Growth

Insurance Men Hold Progressive Meeting

The Courier Pittsburgh, Pa. Sat. 11-23-46

COLUMBUS, Ohio—Representatives from thirty-eight companies attended the meeting of the Negro Insurance Agency Officers here last week.

Pointing to the unusual strides made in the growth of agencies, some of the Nation's leading insurance men told of the programs now under way in which the companies hope to double the present volume of business and holdings within the next eight years.

Special emphasis was placed on the work being done by women in administrative and executive positions in the companies. "The ability of women to perform such duties as efficiently and as capably as men, has been proven," asserted C. W. Greene of the Atlanta Life Insurance Company.

WOMEN MAKING GOOD

"The use of women in managerial spots in the field of insurance is far past the experimental stage."

Mr. Greene also called upon the Negro colleges of the country to peace more emphasis on the training of youth in business.

Primary purpose of the meeting was to set plans for National Negro Insurance Week which is to be observed during the second week in May, 1947.

E. Shell of the Great Lakes Insurance Company served as chairman, along with J. Thomas Walker of the Pilgrim Health and Life Insurance Company of Augusta, Ga. A. Victor Williams of the Louisiana Industrial Life, New Orleans, La., was secretary.

Attorney Ray Hughes, member of the Columbus Civil Service Commission, delivered the welcome address to the delegates, one of the high spots of the two day conference. The opening day also highlighted by an address by J. H. Lewis, President of the NNIA.

Included among the other executives appearing on various panels were: G. W. Cox, North Carolina Mutual; E. E. Simmons, Afro-American; Carter Jones, Metropolitan Funeral System, Detroit; L. Fisher, North Carolina Mutual; J. C. Brown, Supreme Liberty Life; C. L. Townes, Virginia Mutual; D. C. Chandler, Dunbar Life, Cleveland; J. E. Smith, Domestic Life; A. Prestwood, Excelsior; H. Gillon, Universal; Mrs. M. M. Street, Mammoth, and L. C. Blount, Great Lakes. 11-23-46

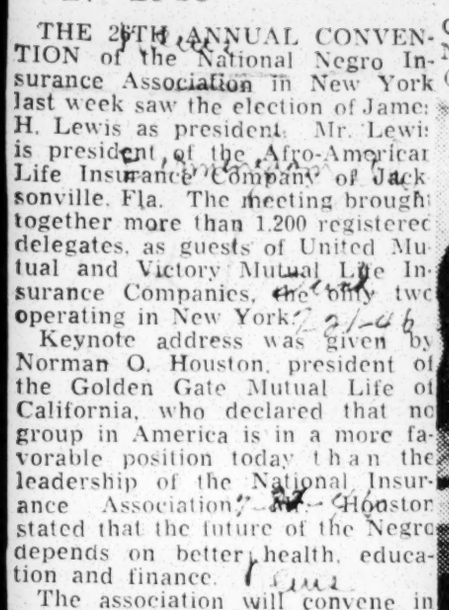
Fireside Mutual Insurance Company served as host to the conference with all meetings held at the Masonic Temple. Social highlight of the meeting was a reception and dance held at the Masonic Temple Friday evening.

THE 26TH ANNUAL CONVENTION of the National Negro Insurance Association in New York last week saw the election of James H. Lewis as president. Mr. Lewis is president of the Afro-American Life Insurance Company of Jacksonville, Fla. The meeting brought together more than 1,200 registered delegates, as guests of United Mutual and Victory Mutual Life Insurance Companies, the only two operating in New York.

Keynote address was given by Norman O. Houston, president of the Golden Gate Mutual Life of California, who declared that no group in America is in a more favorable position today than the leadership of the National Insurance Association. Mr. Houston stated that the future of the Negro depends on better health, education and finance.

The association will convene in Detroit in June, 1947.

Other officers elected were: M. C. Clark, Cleveland, first vice president; Joseph Faison, Philadelphia, second vice president; George W. Reed, Detroit, third vice president; Dr. C. C. Haydel, fourth vice president; A. P. Bentley, Columbus, Ohio, secretary; Nick H. Martin, Tampa, assistant secretary; A. M. Carter, Augusta, Ga., treasurer; W. S. Scott, chaplain; Mrs. Mamie Hickerson-Morris, Chicago, statistician; A. Maceo Walker, Memphis, actuary; C. Bernard Gilpin, Richmond, Va., historian; J. Leonard Lewis, Jacksonville, general counsel; J. A. McKenzie, Philadelphia, sergeant-at-arms. New members placed on the executive committee are Charles W. Green, Atlanta, chairman; W. J. Kennedy, Durham, N. C., and Norman Houston.



Daily World

NNIA PRESIDENT— James H. Lewis, recently elected president of the National Negro Insurance association, last week announced one of the most successful Founders' week celebrations in the history of Negro insurance from his Afro-American Life office in Jacksonville, Fla. The affair honored Dr. C. C. Spaulding, Durham, N.

C., first president of the National Negro Insurance association. (ANP)

The Courier Pittsburgh, Pa. Sat. 7-20-46

NEWLY ELECTED OFFICERS OF INSURANCE ASSOCIATION—John T. Betsch (center, paper in hand), vice president of the Afro-American Life Insurance Company, congratulates newly elected officers of the National Negro Insurance Association at the closing session of the annual convention held last week in New York. Charles W. Greene, retiring president, is shown at extreme right, and next to him is the new president of the association, James H. Lewis of Jacksonville, Fla. Others, left to right, are W. J. Kennedy and Norman S. Houston of the executive committee, George W. Cox, proxy for A. Maceo Walker, actuary; Walter S. Scott, chaplain; J. A. McKenzie, sergeant-at-arms; J. Leonard Lewis, general counsel; C. Bernard Gilpin, historian; Mrs. Mamie Hickerson Morris, statistician; A. M. Carter, treasurer; Nick H. Martin, assistant secretary; A. P. Bentley, secretary; Dr. C. C. Haydel, fourth vice president; George W. Reed, third vice president; Joseph Faison, second vice president, and M. C. Clark, first vice president.—Hansen Photo.

Over $70,000,000 in Assets

James H. Lewis Heads Insurance Association

The Courier Pittsburgh, Pa. Sat. 7-20-46

NEW YORK—The National Negro Insurance Association, in session here last week in its twenty-sixth annual convention, has shown remarkable growth. Organized in 1921, the association boasted only thirteen member companies with less than $3,000,000 worth of business on the books. Today the association is composed of fifty-two member companies and sixteen underwriters associations in twenty-eight States, with over $70,000,000 of admitted assets and 3,940,704 policies in force valued at about $725,000,000.

Photos on Pages 4, 12 & 22

The convention attracted approximately 500 delegates from forty-four member companies. Sessions were held July 9-12 in Public School 136.

JAMES LEWIS AT HELM

Officers for the new year were elected Friday. James H. Lewis of Florida, was voted president, succeeding Charles W. Greene of Atlanta. Other officers are: M. C. Clarke, first vice president; Joseph Faison, second vice president; George W. Reed, third vice president; Dr. C. C. Haydel, fourth vice president; A. P. Bentley, secretary; Nick H. Martin, assistant secretary; A. M. Carter, treasurer; Walter S. Scott, chaplain; Mrs. Mamie Hickerson Morris, statistician; A. Maceo Walker, actuary; C. Bernard Gilpin, historian; J. Leonard Lewis, general counsel; J. A. McKenzie, sergeant-at-arms; W. J. Kennedy, Norman S. Houston, Charles W. Greene, W. L. Sanders, H. J. Christophe and B. T. Bradshaw, two-year executive committee members.

DETROIT NEXT HOST

Detroit will be host to the convention, June 24-28 in 1947.

A ten-year plan to improve hospitals was recommended by Dr. M. O. Bousfield, a pioneer in public health work and medical director of Supreme Liberty Life Insurance Company in Chicago. He made his recommendation at a forum, sponsored by the association. The Courier

"It is almost critical that our insurance companies which deal with health are doing so little about it," he said. "Our insurance companies, which now represent several millions of dollars and are possessed of necessary brains, must get their medical directors to support a purposeful attack on the health situation. I am sure that local health agents would be glad to help if we ask them."

MUST DEAL WITH BIAS

Continuing, he said, "Negroes will have to deal with segregation for a long time and must therefore take a keener interest in segregated institutions . . . The people must face reality and do something about raising the standards. Thirty-five Negro insurance companies can easily support a scholarship, and provide $35,000 annually." Pittsburgh Pa.

His proposal was for the insurance companies' adoption of a program for both State and county officials and a National plan, including a scholarship fund.

He criticized Negro insurance companies for "not laying a foundation in a field which some day might be taken away from us."

VOTE DOWN BILBO RESOLUTION Sat. 7-20-46

Attention of the delegates was turned to Senator Bilbo of Mississipi last Friday. Shortly after the Resolutions Committee voted down an Edgar G. Brown-sponsored resolution calling for the ousting of the Mississippi salon from the U. S. Senate, sixty-one-year-old George A. Weston, who is associated with the Garvey movement in Harlem, demanded that the convention adopt his resolution which also called for the ousting of Bilbo.

Weston insisted on keeping the floor on the technical grounds of "personal privilege," but was denied the right to speak because he was not a registered delegate. When he persisted, he was ejected from the auditorium.

ADVISED BY COUNSEL

The committee voted down the Brown resolution on the advice of General Counsel J. Leonard Lewis, who advised the body that "since most of the companies are rooted in the South, it would not be advisable for the convention as a whole to adopt the resolution." He said some results would probably be obtained through other less antagonistic means.

Among those attending were C. C. Spaulding, president, North Carolina Mutual Life Insurance Company, Durham, N. C.; Willard W. Allen, Southern Life Insurance Company, Baltimore, Md.; Bishop R. A. Valentine, Victory Mutual Life Insurance Company; W. Emerson Brown, Southern Life Insurance Company; James H. Lewis, Afro-American Life Insurance Company, Jacksonville, Fla.; Charles W. Greene, Atlanta Life Insurance Company, Atlanta, Ga.; Dr. Ernest Cherrie, People's Industrial Life Insurance Company, New Orleans, La.; A. Victor Williams, Louisiana Industrial Life Insurance Company, New Orleans, La.; A. M. Carter, Pilgrim Health and Life Insurance Company, Augusta, Ga.; A. Maceo Walker, Universal Life Insurance Company, Philadelphia, Pa.; B. T. Bradshaw, Virginia Mutual Benefit Life Insurance Company, Richmond, Va.; Leonard J. Livingston, Jackson Mutual Life Insurance Company, Chicago, Ill.; Dr. P. M. H. Savory, Victory Mutual Life Insurance Company, New York City; H. J. Christophe, People's Industrial Life Insurance Company, New Orleans, La., and Norman O. Houston, Golden State Mutual Life Insurance Company, Los Angeles, Calif.

The dignified and well planned Silver Anniversary Convention of the National Negro Insurance Association opened auspiciously Tuesday evening, July 9, with a public meeting, at which Joe R. Hanley, Lieutenant Governor of the State of New York, representing Governor Thomas E. Dewey, was principal speaker. Other prominent figures speaking were Edward R. Rattigan, Commissioner of Welfare, who represented Mayor William O'Dwyer; Robert E. Dineen, State Superintendent of Insurance; Congressman Adam Clayton Powell Jr., Dr. P. M. Savory, president and chairman of the board, Victory Mutual Life Insurance Company; Judge James S. Watson of the Municipal Court; Charles W. Greene of the Atlanta Life Insurance Company, and Dr. Charles N. Ford, president of United Mutual Life Insurance Company.

TRUMAN CONGRATULATES

Congratulatory greetings from President Harry S. Truman were read by Master of Ceremonies George W. Jones, vice president and director of agencies, Victory Mutual Life Insurance Company.

President Truman's telegram to the convention stated:

"Please pass on to the delegates to your Silver Anniversary Convention my cordial congratulations on the completion of your association's first twenty-six years of service. I am sure that you have greatly aided your member companies in maintaining sound insurance

INSPIRES POWELL

Following brief introductory remarks by the Judge James S. Watson, Congressman Powell where in the United States. "And now I welcome you to Harlem as one who loves Harlem, not for its slums, not for its crimes, not for its ghetto and its unfair treatment. We are privileged to live in the mature of age. They Caribbean and Africa and our nacompanies are not just Negro companies, but five land—Negroes who have come in New York State is not an alien insurance companies. You have established a degree of insurance companies which have weathered competition and now stand up with the best from any anywhere in America. I welcome you to our New York, "And now I welcome you to Harlem, not for its crimes, permanent FEPC.

MUST STAND TOGETHER

We have passed and celebrated the first anniversary of a whole to adopt the resolution." He said some results would probably be obtained through other less antagonistic means.

Among those attending were C. C. Spaulding, president, North Carolina Mutual Life Insurance Company, Durham, N. C.; Willard W. Allen, Southern Life Insurance Company, Baltimore, Md.; Bishop R. A. Valentine, Victory Mutual Life Insurance Company; W. Emerson Brown, Southern Life Insurance Company; James H. Lewis, Afro-American Life Insurance Company, Jacksonville, Fla.; Charles W. Greene, Atlanta Life Insurance Company, Atlanta, Ga.; Dr. Ernest Cherrie, People's Industrial Life Insurance Company, New Orleans, La.; A. Victor Williams, Louisiana Industrial Life Insurance Company, New Orleans, La.; A. M. Carter, Pilgrim Health and Life Insurance Company, Augusta, Ga.; A. Maceo Walker, Universal Life Insurance Company, Philadelphia, Pa.; B. T. Bradshaw, Virginia Mutual Benefit Life Insurance Company, Richmond, Va.; Leonard J. Livingston, Jackson Mutual Life Insurance Company, Chicago, Ill.; Dr. P. M. H. Savory, Victory Mutual Life Insurance Company, New York City; H. J. Christophe, People's Industrial Life Insurance Company, New Orleans, La., and Norman O. Houston, Golden State Mutual Life Insurance Company, Los Angeles, Calif.

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MUST STAND TOGETHER

We have passed and celebrated the first anniversary of a

We feel that we are equal to our white fellow citizens. Our principal speaker has come to us as Lieutenant-Governor of the State. He represents the State of New York officially."

Mr. Hanley stressed his faith in American democracy and its emphasis of principle in the rights of the individual.

"There are a lot of things that are wrong with our Nation, but they'll be eradicated. We've got to sell the principles in which we believe in if we are to maintain them. The door of opportunity must be open to all. We must all remember that the minority of today is the majority of tomorrow. At Albany it is deeds and not words."

Insurance Agents To Meet in N.Y.

The Afro-American Baltimore, Md.

NEW YORK—After a lapse of two years, insurance men from all over the nation will assemble here July 9 to 12 in the first post-war meeting of the National Negro Insurance Association.

Members attending the convention, representing 41 companies in the association, will hear a report which will show their combined assets totaling a little less than $70,000,000. The companies have insurance in force amounting to $723,255,311, covering 3,940,709 policies.

Sat. 6-29-46

10,338 Employees

A prevue of the report to be presented by Mrs. Mamie Hickerson Morris, statistician, reveals that the 41 companies require the services of 10,338 employees. Of these, 8,924 are agents, managers, supervisors, and medical examiners and 1414 are in the home offices.

The report also shows that the average ordinary policy issued by the various companies ranged from $436 to $1000, while the average industrial policy varied from $91 to $300.

Purchased $13,787,393 in Bonds

Industrial debits among the companies ranged from $697 to $51,223, while health and accident debits ranged from $303.23 to $64,184.

In 1945, the member companies purchased government bonds totaling $13,787,393. The total bonds of all types purchased equaled $26,493,831. Payments to policyholders and beneficiaries during 1945 totaled $8,796,422, an increase of $1,256,970 over 1944.

Norman Houston to Speak

The keynote address to the convention will be delivered by Norman Houston, president of Golden State Mutual Life Insurance Co. of Los Angeles. His subject will be "Preparing Ourselves for the Job Ahead."

Joe R. Handley, lieutenant governor of the State of New York will be principal speaker for the public program. Other speakers will include Mayor William O'Dwyer, Congressman Adam C. Powell, and Robert E. Dineen, New York superintendent of insurance.

The Insurance Business

The Courier Pittsburgh, Pa.

The annual convention of the National Negro Insurance Association, held last week in New York City, brought again to the attention of the public the remarkable strides forward made by this outstanding business, owned and controlled by colored people.

Sat. 7-20-46

Holding at least one-third of the insurance on Negro lives, these companies, which started from practically nothing, have reached the status of big business.

They employ in excess of 10,000 people holding every position from laborer to president, and they have demonstrated the ability of Negroes to do business efficiently and measure up to the exact requirements of the insurance laws of the various States.

Many of the companies have been of great assistance to the public in establishing housing, as well as furnishing employment.

It is significant that during the past quarter-century only three of the more than two score Negro companies have failed, and this includes the period of depression, when similar white businesses were crashing on every hand or became involved with the law.

Our insurance companies have proved something else which ought to be significant to our people, namely: wherever they have been established, their successful operation has been conducive to improvement in race relations, as well as encouraging to other Negro business.

While several of our major companies are located outside the South, the majority are located in the South, and it is significant that they have not only been able to carry on business like other concerns, but have encountered little, if any, difficulty in doing so.

This would seem to confirm the view of Booker T. Washington that the commercial progress of the Negro would bring about right relations between the two races in the South and that friction between the two groups would pass away, as the Negro, by reason of his skill, intelligence and character, could take his place in the commercial world.

There is no better time than this to pay tribute to the pioneers in Negro insurance who had faith in their ability to serve their people in this very necessary endeavor.

52 Insurance Companies Represented at Conference

The Afro-American Baltimore, Md.

Sat. 7-20-46

NEW YORK—The 26th annual convention of the National Negro Insurance Association closed on Friday after a four-day session at Public School 136, Edgecombe Ave. and 135th St.

Some 500 delegates representing 52 companies and 16 underwriters' associations in 28 States attended.

At the election and installation of officers at the final meeting on Friday, James H. Lewis, chairman of the Afro-American Life Insurance Company, Jacksonville, Fla., succeeded Charles W. Greene of Atlanta, Ga., as president.

With the largest delegation in its 26-year-old history, the association's initial session was marked with a public meeting on Tuesday night.

Speakers included Lt. Gov. Joseph R. Hanley, who represented Gov. Thomas E. Dewey.

Powell Speaks

City and insurance officials who also spoke on Tuesday night were: Edward R. Rattigan, who represented Mayor William O'Dwyer; Justice James S. Watson of the Municipal Court; Congressman Clayton Powell Jr.; Robert E. Dineen, State supervisor of insurance; Dr. P. M. H. Savory of New York, president and chairman of Victory Mutual Life Insurance Company; Dr. Charles Ford of New York, president of Mutual Life Insurance Company, and C. W. Greene, president of the association.

The Afro-American Baltimore, Md.

Californian Featured

Norman O. Houston, president of Golden State Mutual, Los Angeles, Calif., highlighted the official session on Wednesday in his discussion on the theme: "Preparing ourselves for the job ahead."

"Life underwriters prepare for the immediate job ahead" was the topic George W. Reed, district manager of charted life underwriters, Detroit, Mich., selected for discussion in the opening of the session on Thursday.

He is also manager of Supreme Life Insurance Company in that city.

Sat. 7-20-46

Parenthood Discussed

Dr. Ernest Cherrie, New Orleans, La., medical director and fourth vice-president of the association keynoted the medical session with a discussion on planned parenthood, with Dr. George Cannon of Manhattan as one of the speakers.

Speaking at a forum before the group were Dr. R. M. Atwater, New York, and Dr. M. O. Bousfield, medical director of Supreme Liberty Life Insurance Company, Chicago.

Urges Health Plan

Dr. Bousfield advocated a 10-year plan to improve hospitals, in a talk that took insurance companies to task for not doing more to improve the health of persons in the communities in which they functioned.

He recommended that the insurance companies get medical directors to support a "purposeful attack" on the health situation.

Colored persons will have to deal with segregation for a long time, he said, and must therefore take a keener interest in segregated hospitals and other institutions.

Vet Aid Topic

Dr. Atwater said it was in the best interests of colored people to support the development of local health services everywhere.

Investments for insurance companies were discussed by Allyn P. Evans, vice-president of the Lionel Edie Company.

"The Community's Responsibility to Returning Veterans" was the topic of a speech by Herbert E. Millen, assistant director of public safety in Philadelphia.

Truman Sends Greetings

George W. Jones, vice-president of agencies, Victory Mutual Company, read a telegram from President Harry Truman, which stated:

"Best wishes for continued success in the years to come; please pass on to the delegates to your silver anniversary convention my cordial congratulations on the completion of your association's first 26 years of service.

"I am sure that you have greatly aided your member firms in maintaining sound insurance practices, and in so doing you have contributed greatly to the financial welfare and security of the colored people."

Group's Growth Told

Proposals were adopted by the association to aid in bettering housing conditions and health conditions among colored people in the meeting on Friday.

President Greene, in his outline on the growth of the association in the past 25 years, reported that the organization began in 1921 with 13 member companies, with less than $3,000,000.

Today there are 52 member companies, 16 underwriters' associations in 28 States, $70,000,000 in assets, 3,940,701 policies in force valued at approximately $725,000,000 and a staff of over 10,000 employees.

4 Founders Present

Four company founders were delegates at the convention. They were:

C. Bernard Gilpin, founder of Richmond Beneficial; George W. Cox of Durham, N.C., founder of North Carolina Mutual; Charles A. Shaw, Houston, Tex., founder of Watchtower Life, and W. S. Hornsby, Auguta, Ga., founder of Pilgrim Health and Life Insurance Company.

During the final session on Friday, Col. James L. Meader, Middle Atlantic regional administrator of the Office of Price Administration, presented a certificate of merit to D. C. Chandler of Cleveland, Ohio.

Mr. Chandler is chairman of the anti-inflation committee in that city.

Association officers beside James H. Lewis, president-elect, whose installation marked the closing of the convention, were:

M. C. Clarke, Cleveland, Ohio, first vice-president; Joseph Faison, Philadelphia, second vice-president; George W. Reed, Detroit, third vice-president; Dr. C. C. Haydel, New Orleans, fourth vice-president:

A. P. Bentley, Columbus, Ohio, secretary; M. H. Martin, Tampa, Fla., assistant secretary; A. M. Carter, Augusta, Ga., treasurer; Walter Scott, Savannah, Ga., chaplain; Mrs. Mamie Hickerson Morris, Chicago, statistician; A. Maceo Walker, Memphis, Tenn., actuary; C. Bernard Gilpin, Richmond, Va., historian; J. Leonard Lewis, Jacksonville, Fla., general counsel; J. A. McKensie, Philadelphia, sergeant-at-arms.

Executive Committee

Two-year term members of the executive committee elected were: Charles W. Greene, Atlanta; W. J. Kennedy, Durham, N.C.; and Norman S. Houston, Los Angeles, Calif.

Installation ceremonies were conducted by J. T. Betts of the Afro-American Life Insurance Company, Jacksonville, Fla.

The 27th annual convention will be held in Detroit, from June 24 to 27, 1947.

Insurance Groups Hold Convention

The Afro-American Baltimore, Md.

President Truman Hails Accomplishments

NEW YORK (ANP)—A presentation made by President Truman to C. L. Townes for distinguished achievement in connection with

50 Companies Represented

Although this is the 26th annual session of NNIA, preparations were heard on investments and anniversary festivities, postponed until cessation of top insurance men nad women. A special medical section was convention which opened here on Tuesday. The dinner also honored Charles ities, postponed until hostilities, were made by the following physicians: M. O. Bousfield, R. M. Atlanta Life Insurance Company; United Mutual Life W. Greene, agency officer of the Mutual. water, A. C. Terrence, B. H. Murray, Robert I. Greenidge and John R. Henry.

The ceremonies were broadcast over a coast to coast hookup, and included greetings from Mayor William O'Dwyer and Rep. A. Clayton Powell Jr.

The delegation, largest in the history of the organization, represented 50 member companies, 16 underwriters' associations, assets more than $700,000,000 and approximately 10,0000 employees.

Problems Discussed

After the convention was keynoted by Norman Houston, president of the Golden State Mutual Life Insurance Company of Los Angeles, on "Preparing Ourselves for the Job Ahead," authorities and past presidents of the association were heard on investments and post-war reorganization until cessation of top insurance men nad women. A special medical section was convention which opened here on Tuesday. The dinner also honored Charles directed by the following physicians: M. O. Bousfield, R. M. Atlanta Life Insurance Company; water, A. C. Terrence, B. H. Murray, Robert I. Greenidge and John R. Henry.

Lt. Gov. Joe R. Hanley and Robert E. Dineen of the State Department of Insurance, also delivered greetings from Mayor and Rep. A. Clayton Powell Jr.

The delegation, largest in the history of the organization, represented 50 member companies, 16 underwriters' associations, assets more than $700,000,000 and approximately 10,0000 employees.

27 1946

National Negro Insurance Association

A Negro's Sound Advice

The News and Courier Charleston, S.C.

Sound advice is given negroes by a member of their race. Herbert E. Millen, president of the Provident Home Industrial Mutual Life Insurance company of Philadelphia. Addressing the National Negro Insurance association in New York the other day, he told the negro veteran that the real problem facing him is to obtain a job to take care of himself and family, that "pensions and government hospitals alone do not make a happy citizen". Wed. 7-17-46

He went on to say that negro business must concern itself with the lot of the negro people. Too much dependence has been placed in government. "Those of us who are not trained for specific tasks are prone to blame our failures on prejudices rather than placing them at the door of our own inefficiencies where they belong," he said.

Urging negroes to obtain training, buy land and organize businesses, he continued: "Too often we sit inertly waiting for others to give us rights and recognition which progressive men acquire by struggle and sacrifice".

NEGRO SELF-AID URGED AT INSURANCE SESSION

Times, Newburgh, N.Y. 7-12-46

The "real problem" facing the Negro veteran "is to obtain a job to take care of himself and family," Herbert E. Millen told the National Negro Insurance Association yesterday. "Pensions and Government hospitals alone do not make a happy citizen," he said.

Mr. Millen, president of the Provident Home Industrial Mutual Life Insurance Company of Philadelphia, said that Negro business must concern itself with the lot of the Negro people. Too much dependence has been placed in Government, he said, adding that "25 per cent of the charges of discrimination filed during the war originated within Government itself."

"Those of us who are not trained for specific tasks are prone to blame our failures on prejudices rather than placing them at the door of our own inefficiencies, where they belong," he said.

He urged Negroes to obtain training, buy land and organize businesses. "Too often we sit inertly waiting for others to give us rights and recognition which progressive men acquire by struggle and sacrifice," he said, urging leaders to "develop in the masses an increasing sense of self-respect."

Porter G. Pettie of Richmond, Va., was announced as the winner of an essay contest on the value of life insurance. 7-12-46

President Truman sent congratulations to the association last night on its silver anniversary.

In ceremonies held at the Audubon Ball Room, 166th Street and Broadway, tribute was paid the two oldest Negro companies, the Southern Aid Society of Virginia and the Richmond Beneficial Insurance Company, both of Richmond, organized in 1893 and 1894 respectively. Abraham L. Lewis, 82, chairman of the board of the Afro-American Insurance Company, Jacksonville, Fla., and J. J. Carter, 80, treasurer of Richmond Beneficial, were cited as the oldest executives.

Officers will be elected this afternoon.

HEALTH OF NEGROES DEBATED AT FORUM

Times, New York, N.Y.

Ten-Year Plan of Assistance by Insurance Companies Is Advocated in Harlem

Thurs. 7-11-46

Negro insurance companies were urged yesterday to work for the improvement of the health of the race.

Dr. M. O. Bousfield, a pioneer in public health work among Negroes, declared that "It is almost criminal that our insurance companies which deal with health are doing so little about it."

Dr. Bousfield is medical director of the Supreme Liberty Life Insurance Company of Chicago. He participated in a forum of the National Negro Insurance Association in Public School 136, Edgecombe Avenue and 136th Street. He criticized the companies "for not laying a foundation in a field which some day might be taken from us."

"Our insurance companies, which now represent several millions of dollars and are possessed of necessary brains," Dr. Bousfield said, "must get their medical directors to support a purposeful attack on the health situation. I am sure that local health agents would be glad to help if we ask them.

"Negroes will have to deal with segregation for a long time and must therefore take a keener interest in segregated institutions. There are 125 Negro hospitals of various kinds and grades.

"The people must face reality and do something about raising the standards. Thirty-five Negro insurance companies can easily support a scholarship plan and provide $35,000 annually." Thurs 7-11-46

Dr. Bousfield recommended a "ten-year plan to improve the hospitals. He said Macon County, Ala., "once the worst county in Alabama, if not the worst in the nation," after fifteen years of intensive effort had a venereal disease rate among Negroes lower than the rate among many counties where the population was largely white.

The speaker proposed that the insurance companies adopt a program for State and county officials and a national plan including a scholarship fund.

Dr. R. M. Atwater said it was to the best interests of Negroes to support the development of local health services everywhere.

Allyn P. Evans, vice president of the Lionel Edie Company, discussed investments for insurance companies.

Herbert E. Millen, assistant director of public safety in Philadelphia, will talk this morning on community responsibilty to returned veterans.

Insurance Companies Popular in La., Ill.

The Afro-American Baltimore, Md.

NEW YORK (ANP) — Illinois and Louisiana are the most popular States with insurance companies, tabulations shown in reports which are to be made to the National Negro Insurance Association, during its conference in New York, July 10-12, reveal.

Eight companies operate within those two States, the reports advise, while seven work in the States of Alabama and Ohio.

There are six companies in Tennessee, Texas, Georgia, D.C., Indiana and Kentucky, while four are to be found in Virginia, Maryland, Kansas, Michigan, Florida and Missouri. Sat. 7-6-46

There are only three companies in North Carolina, South Carolina and Pennsylvania. Two are operating in California, New York, and Arkansas, and only one in Mississippi, Oklahoma, Arizona, West Virginia, Colorado, Delaware and New Jersey.